

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO**

IN RE:  
KATHERINE MARIE MOORE

CASE NO. 13-14900

DEBTOR(S)

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing  
Certification of Final Payment - Discharge  
was served (i) **electronically** on the date of filing through the court's ECF System on all ECF  
participants registered in this case at the email address registered with the court and (ii) by  
**ordinary U.S. Mail** on August 25, 2017 addressed to: (List attached)

/s/ Margaret A. Burks  
Margaret A. Burks

Document Page 2 of 9  
IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

bknotice

IN RE:  
KATHERINE MARIE MOORE  
11518 FARMINGTON ROAD  
CINCINNATI, OH 45240

CASE NO. 13-14900  
CHAPTER 13  
JUDGE BETH A. BUCHANAN

Debtor  
SSN(1) XXX-XX-4385

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY ELIGIBLE FOR DISCHARGE

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The above case having been completed on Jul 17, 2017, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007 (b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of discharge.

**Within twenty one (21) days of the filing of this Chapter 13 Trustee's Certification of Final Payment and Case History, debtors shall file with the Court the "Debtor(s)' Certification Regarding Issuance of Discharge Order". The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).**

1. The case was filed on Oct 24, 2013 and confirmed on Feb 18, 2014. The case is submitted for closing as COMPLETED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$37,464.00.

## 3. The Trustee made disbursements to the creditor(s) listed below:

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
RESURGENT CAPITAL SERVICES	UNSECURED CREDITOR	\$5,474.69	\$218.99	\$0.00	\$0.00
Clm #: 0001	Dividend Paid: 4.00%	Interest Rate: .00%			
COMMENT: ORDER TO VOID LIEN					
MRC RECEIVABLES	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0002	Dividend Paid: 4.00%	Interest Rate: .00%			
COMMENT: ORDER TO VOID LIEN					
NICHOLAS FINANCIAL, INC.	DIRECT PAY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0003	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: 2004 CADILLAC CTS-PD BY CO-DEBTOR					
OCWEN LOAN SERVICING	MORTGAGE ARREARS	\$1,290.27	\$1,290.27	\$0.00	\$0.00
Clm #: 0004	Dividend Paid: 100.00%	Interest Rate: .00%			
OCWEN LOAN SERVICING	ONGOING MORTGAGE	\$22,289.40	\$22,289.40	\$0.00	\$0.00
Clm #: 0005	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: NOVEMBER 2013-SEPTEMBER 2016					
CITY OF FOREST PARK	PRIORITY UNSECURED	\$686.93	\$686.93	\$0.00	\$0.00
Clm #: 0006	Dividend Paid: 100.00%	Interest Rate: .00%			
INTERNAL REVENUE SERVICE	PRIORITY UNSECURED	\$735.83	\$735.83	\$0.00	\$0.00
Clm #: 0007	Dividend Paid: 100.00%	Interest Rate: .00%			
REAL TIME RESOLUTIONS, INC.	UNSECURED CREDITOR	\$1,052.32	\$42.09	\$0.00	\$0.00
Clm #: 0008	Dividend Paid: 4.00%	Interest Rate: .00%			
JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED CREDITOR	\$992.97	\$39.72	\$0.00	\$0.00
Clm #: 0009	Dividend Paid: 4.00%	Interest Rate: .00%			
FAIRWAY CAPITAL RECOVERY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0010	Dividend Paid: 4.00%	Interest Rate: .00%			
PREMIER BANKCARD/CHARTER	DISPUTED UNSECURE	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0011	Dividend Paid: 4.00%	Interest Rate: .00%			
COMMENT: ORDER CLAIM LATE					
AMERICAN INFOSOURCE LP	UNSECURED CREDITOR	\$1,294.77	\$51.79	\$0.00	\$0.00
Clm #: 0012	Dividend Paid: 4.00%	Interest Rate: .00%			
PNC BANK	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0013	Dividend Paid: 4.00%	Interest Rate: .00%			
UNITED STUDENT AID FUNDS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0014	Dividend Paid: 4.00%	Interest Rate: .00%			
VERIZON WIRELESS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0015	Dividend Paid: 4.00%	Interest Rate: .00%			
JOHN D. CLUNK, CO., LPA	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0016	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: OCWEN LOAN SERVICING					
RENT A CENTER	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0017	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: TABLET					
RENT A CENTER	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0018	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: TELEVISION					
INTERNAL REVENUE SERVICE	UNSECURED CREDITOR	\$2,789.87	\$111.59	\$0.00	\$0.00
Clm #: 0019	Dividend Paid: 4.00%	Interest Rate: .00%			
INTERNAL REVENUE SERVICE	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0020	Dividend Paid: .00%	Interest Rate: .00%			
JEFFERSON CAPITAL SYSTEMS	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0021	Dividend Paid: .00%	Interest Rate: .00%			

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED CREDITOR	\$2,486.54	\$99.46	\$0.00	\$0.00
Clm #: 0022	Dividend Paid: 4.00%	Interest Rate: .00%			
eCAST SETTLEMENT CORP	UNSECURED CREDITOR	\$5,701.69	\$228.07	\$0.00	\$0.00
Clm #: 0023	Dividend Paid: 4.00%	Interest Rate: .00%			
WELLS FARGO BANK	UNSECURED CREDITOR	\$5,292.34	\$211.69	\$0.00	\$0.00
Clm #: 0024	Dividend Paid: 4.00%	Interest Rate: .00%			
WELLS FARGO BANK	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0025	Dividend Paid: .00%	Interest Rate: .00%			
QUANTUM3 GROUP, LLC	UNSECURED CREDITOR	\$3,452.44	\$138.10	\$0.00	\$0.00
Clm #: 0026	Dividend Paid: 4.00%	Interest Rate: .00%			
U.S. BANK	UNSECURED CREDITOR	\$55.00	\$2.20	\$0.00	\$0.00
Clm #: 0027	Dividend Paid: 4.00%	Interest Rate: .00%			
JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED CREDITOR	\$397.00	\$15.88	\$0.00	\$0.00
Clm #: 0028	Dividend Paid: 4.00%	Interest Rate: .00%			
ALTAIR OH XIII, LLC	UNSECURED CREDITOR	\$1,118.04	\$44.72	\$0.00	\$0.00
Clm #: 0029	Dividend Paid: 4.00%	Interest Rate: .00%			
ALTAIR OH XIII, LLC	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0030	Dividend Paid: .00%	Interest Rate: .00%			
QUANTUM3 GROUP, LLC	UNSECURED CREDITOR	\$983.34	\$39.33	\$0.00	\$0.00
Clm #: 0031	Dividend Paid: 4.00%	Interest Rate: .00%			
QUANTUM3 GROUP, LLC	UNSECURED CREDITOR	\$574.60	\$22.98	\$0.00	\$0.00
Clm #: 0032	Dividend Paid: 4.00%	Interest Rate: .00%			
QUANTUM3 GROUP, LLC	UNSECURED CREDITOR	\$680.00	\$27.20	\$0.00	\$0.00
Clm #: 0033	Dividend Paid: 4.00%	Interest Rate: .00%			
QUANTUM3 GROUP, LLC	UNSECURED CREDITOR	\$1,252.93	\$50.12	\$0.00	\$0.00
Clm #: 0034	Dividend Paid: 4.00%	Interest Rate: .00%			
AMERICAN EXPRESS	UNSECURED CREDITOR	\$588.49	\$23.54	\$0.00	\$0.00
Clm #: 0035	Dividend Paid: 4.00%	Interest Rate: .00%			
RESURGENT CAPITAL SERVICES	UNSECURED CREDITOR	\$1,446.77	\$57.87	\$0.00	\$0.00
Clm #: 0036	Dividend Paid: 4.00%	Interest Rate: .00%			
RESURGENT CAPITAL SERVICES	UNSECURED CREDITOR	\$149.89	\$6.00	\$0.00	\$0.00
Clm #: 0037	Dividend Paid: 4.00%	Interest Rate: .00%			
SALLIE MAE	UNSECURED CREDITOR	\$9,623.09	\$384.92	\$0.00	\$0.00
Clm #: 0038	Dividend Paid: 4.00%	Interest Rate: .00%			
SALLIE MAE	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0039	Dividend Paid: .00%	Interest Rate: .00%			
DUKE ENERGY SHARED SERVICES, INC.	UNSECURED CREDITOR	\$2,469.99	\$98.80	\$0.00	\$0.00
Clm #: 0040	Dividend Paid: 4.00%	Interest Rate: .00%			
DUKE ENERGY SHARED SERVICES, INC.	UNSECURED CREDITOR	\$1,106.90	\$44.28	\$0.00	\$0.00
Clm #: 0041	Dividend Paid: 4.00%	Interest Rate: .00%			
REAL TIME RESOLUTIONS, INC.	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0042	Dividend Paid: .00%	Interest Rate: .00%			
OCWEN LOAN SERVICING	ONGOING MORTGAGE	\$5,743.35	\$5,743.35	\$0.00	\$0.00
Clm #: 0043	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: OCTOBER 2016-JUNE 2017					
OCWEN LOAN SERVICING	ONGOING MORTGAGE	\$641.63	\$641.63	\$0.00	\$0.00
Clm #: 0044	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: JULY 2017					

4. Summary of Disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMT	\$29,964.65	\$1,422.76	\$48,983.67	\$0.00	\$80,371.08
PRIN. PAID	\$29,964.65	\$1,422.76	\$1,959.34	\$0.00	\$33,346.75
INT. PAID	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.  
The debtor(s)' attorney was allowed \$2,200.00 and was paid \$2,200.00.  
The Trustee was paid \$1,694.92 pursuant to 11 U.S.C. 1302.  
The Trustee was paid \$12.54 for administrative notice fees.  
The debtor(s) were charged \$0.00 for NSF items.  
Refunds to the debtor(s) and/or new trustee total \$209.79.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

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CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with 11 U.S.C section 1302(b)(1).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

NOTICE

IF A DEBTOR(S)' CERTIFICATION IS NOT TIMELY FILED, THIS CASE WILL BE CLOSED. IF THE DEBTOR(S) SUBSEQUENTLY FILES A MOTION TO REOPEN TO ALLOW FOR THE FILING OF THE DEBTOR(S)' CERTIFICATION, THE DEBTOR MUST PAY THE FULL REOPENING FEE.

Respectfully submitted,

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.  
Chapter 13 Trustee  
Attorney No. OH 0030377

Francis J. DiCesare, Esq.  
Staff Attorney  
Attorney No. OH 0038798

Karolina F. Perr, Esq.  
Staff Attorney  
Attorney Reg No. OH 0066193

600 Vine Street, Suite 2200  
Cincinnati, OH 45202  
(513) 621-4488  
(513) 621 2643 (Facsimile)  
mburks@cinn13.org - Correspondence only  
fdicesare@cinn13.org  
kperr@cinn13.org

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United States Bankruptcy Court  
Southern District of Ohio

In re:  
KATHERINE MARIE MOORE  
Debtor

Case No. 13-14900  
Chapter 13

### CERTIFICATE OF SERVICE

District/off: 0648-c

User: 454  
Form ID: COFPD

Page 1 of 3  
Total Noticed: 41

Date Rcvd: Aug 24, 2017

Notice by first class mail was sent to the following persons/entities by the Noticing Center on Aug 25, 2017.

db +KATHERINE MARIE MOORE, 11518 FARMINGTON ROAD, CINCINNATI OH 45240-2554  
4 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE WA 98121-3132  
5 AMERICAN EXPRESS BANK FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN PA 19355-0701  
6 AMERICAN INFOSOURCE LP AS AGENT FOR, CHECK N GO, PO BOX 248838, OKLAHOMA CITY OK 73124-8838  
7 AMERICAN INFOSOURCE LP AS AGENT FOR, MIDLAND FUNDING LLC, PO BOX 268941,  
OKLAHOMA CITY OK 73126-8941  
8 +CHECK N GO, 9178 WINTON ROAD, CINCINNATI OH 45231-3934  
9 +CHECK&#036;MART, 10990 HAMILTON AVENUE, CINCINNATI OH 45231-1452  
10 +CITY OF FOREST PARK TAX, 1201 WEST KEMPER ROAD, CINCINNATI OH 45240-1696  
11 +DAVID MOORE, 11518 FARMINGTON, CINCINNATI OH 45240-2554  
12 +DUKE ENERGY, PO BOX 1321 - DEC45A, CHARLOTTE NC 28201-1321  
13 +DUKE ENERGY SHARED SERVICES, INC., P.O. BOX 1321 DEC45A, LEGAL BANKRUPTCY,  
CHARLOTTE NC 28201-1321  
43 ECAST SETTLEMENT CORPORATION SUCCESSOR TO CH, BANK USA NA, POB 35480, NEWARK NJ 07193-5480  
14 +FAIRWAY CAPITAL RECOVERY, 4000 EXECUTIVE PARK DRIVE #300, CINCINNATI OH 45241-4007  
15 +FIRST PREMIER BANK, PO BOX 5524, SIOUX FALLS SD 57117-5524  
16 +INTERNAL REVENUE SERVICE, 312 ELM STREET, SUITE 2300, CINCINNATI OH 45202-2727  
17 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA PA 19101-7346  
18 +JACOB FIGELMAN, ESQ, 1100 SUPERIOR AVENUE, 19TH FLOOR, CLEVELAND OH 44114-2521  
2 +JEFFERSON CAPITAL SYSTEMS, LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
20 +LVNV FUNDING CO., LLC, 15 SOUTH MAIN STREET, #700, GREENVILLE SC 29601-2793  
21 LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS, ASSIGNEE OF GENERAL ELECTRIC CAPITAL,  
CORPORATION RESURGENT CAPITAL SERVICES, GREENVILLE SC 29603-0587  
22 LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS, ASSIGNEE OF OSI PORTFOLIO SERVICES, INC.,  
RESURGENT CAPITAL SERVICES PO BOX 10587, GREENVILLE SC 29603-0587  
23 LVNV FUNDING, LLC ITS SUCCESSORS AND ASSIGNS, ASSIGNEE OF SEARS NATIONAL BANK,  
RESURGENT CAPITAL SERVICES PO BOX 10587, GREENVILLE SC 29603-0587  
25 +MIDLAND FUNDING LLC, 8875 AERO DRIVE, SAN DIEGO CA 92123-2255  
24 +MRC RECEIVABLES, 8875 AERO DRIVE, #200, SAN DIEGO CA 92123-2255  
26 +NICHOLAS FINANCIAL INC, 2454 N MCMULLEN BOOTH RD, CLEARWATER FL 33759-1343  
27 +NICHOLAS FINANCIAL, INC., 11255 REED HARTMAN HWY, SUITE H, CINCINNATI OH 45241-4402  
28 OCWEN LOAN SERVICING, LLC, PO BOX 24738, WEST PALM BEACH FL 33416-4738  
29 +PNC BANK, CONSUMER LOAN CENTER - P5-PCLC-A2-R, 2730 LIBERTY AVENUE,  
PITTSBURGH PA 15222-4704  
30 +PREMIER BANKCARD/CHARTER, PO BOX 2208, VACAVILLE CA 95696-8208  
31 QUANTUM3 GROUP LLC AS AGENT FOR, GALAXY INTERNATIONAL PURCHASING LLC, PO BOX 788,  
KIRKLAND WA 98083-0788  
32 QUANTUM3 GROUP LLC AS AGENT FOR, GALAXY PORTFOLIOS LLC, PO BOX 788, KIRKLAND WA 98083-0788  
33 REAL TIME RESOLUTIONS, INC AS AGENT FOR, CHECK N GO, PO BOX 566027, DALLAS TX 75356-6027  
34 RENT 2 OWN, 3850 TOWNE BLVD, FRANKLIN OH 45005-5593  
35 +RENT A CENTER, 2524 DIXIE HIGHWAY, HAMILTON OH 45015-1617  
36 SALLIE MAE INC ON BEHALF OF THE DEPT OF EDUC, SALLIE MAE DEPT OF EDUCATION LN SERVICES,  
P.O. BOX 9635, WILKES-BARRE PA 18773-9635  
37 THE BANK OF NEW YORK MELLON C/O, OCWEN LOAN SERVICING, LLC,  
ATTN: BANKRUPTCY DEPARTMENT P.O. BOX 24605, WEST PALM BEACH FL 33416-4605  
38 US BANK N.A., BANKRUPTCY DEPARTMENT, PO BOX 5229, CINCINNATI OH 45201-5229  
39 US DEPT OF EDUCATION, 11100 USA PARKWAY, FISHERS IN 46037-9203  
40 +VERIZON WIRELESS, 700 CRANBERRY WOODS DR, CRANBERRY TWP PA 16066-5213  
41 WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES IA 50306-0438  
42 +WELTMAN, WEINBERG & REIS, 525 VINE, #800, CINCINNATI OH 45202-3171

Notice by electronic transmission was sent to the following persons/entities by the Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3 THE BANK OF NEW YORK MELLON  
19\* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999

TOTALS: 1, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-c

User: 454  
Form ID: COFPD

Page 2 of 3  
Total Noticed: 41

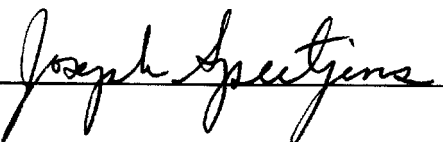
Date Rcvd: Aug 24, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the document specified in the Form ID field of this Certificate of Service to the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.**

Date: Aug 25, 2017

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.



District/off: 0648-c

User: 454  
Form ID: COFPD

Page 3 of 3  
Total Noticed: 41

Date Rcvd: Aug 24, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2017 at the address(es) listed below:

nef ASST US TRUSTEE (CIN) OFFICE OF THE US TRUSTEE  
nef GEORGE A DIERSING JR., ESQ. 600 VINE STREET  
nef MARGARET A BURKS 600 VINE STREET

TOTAL: 3